

**September 23, 2011**  
**PUBLIC NOTICE # 2011-38**

**PUBLIC NOTICE OF INSURANCE COMPANIES**  
**RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

**IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-7986	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-FARM	
11-7929	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMMERCIAL	INLAND MARINE	RULE CHANGE	BLANKET MORTGAGE SECURITY (BLIP)	0
11-7893	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-7870	0028	AMICA MUTUAL INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE	
11-7963	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS WINERY	0
11-7939	0098	BERKLEY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONPROFIT MANAGEMENT LIABILITY	0
11-7965	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK GENERAL LIABILITY COVERAGE	0
11-7966	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK GENERAL LIABILITY COVERAGE	0
11-7885	0853	BUSINESS ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
11-7919	0853	BUSINESS ALLIANCE INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	NONE	0
11-7894	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-7895	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-7887	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
11-7937	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MAINSTREET-PT-55	0
11-7992	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MAINSTREET - PT-41	0
11-7983	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	SUPPLEMENTAL LIABILITY INSURANCE	0
11-7917	0922	EXPLORER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 2B-PREFERRED	6.88
11-7923	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	4

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11-7931	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	INLAND MARINE GUIDE	0
11-7959	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-9.67
11-7981	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
11-7993	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
11-7903	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-7904	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-7970	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	OFF-ROAD VEHICLE-(AGENTS)	0
11-7995	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	OFF-ROAD VEHICLE (DIRECT)	0
11-7921	0000	GATEWAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-7889	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
11-7890	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
11-7985	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	TRUCKING	
11-7891	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
11-7892	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	RULE CHANGE	NONE	
11-7922	0517	HDI-GERLING AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	ENERGI	0
11-7975	0004	IDS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	SAFETY PAYS AUTO	
11-7989		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FARMOWNERS MULTI-PERIL	MANUAL	FARM-RETURN PREMIUM	
11-8001		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FARMOWNERS MULTI-PERIL	MANUAL	FARM POLICY CANCELLATION	

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11-8002		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	E-COMMERCE	
11-7886	0000	LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
11-7984	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HEALTH & FITNESS: PERSONAL TRAINERS	0
11-7896	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-7968	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	EXECUTIVE EDGE	
11-7924	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	4
11-7932	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	INLAND MARINE GUIDE	0
11-7960	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-9.67
11-7982	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
11-7987	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-FARM	
11-7994	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
11-7988	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-FARM	
11-7974	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	FIRE	FORMS	DELUXE	
11-7925	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PRODUCTS LIABILITY	-8.3
11-7996	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
11-7933	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NON-STANDARD PROGRAM 1	0
11-7936	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NON-STANDARD PROGRAM I	
11-7958	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	SPECIALTY	0

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11-7969	0796	PRAETORIAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	AUTO DEALERS AND AUTO SERVICES	
11-7991	3703	PRESERVER INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	TAXICAB	0
11-5826	0155	PROGRESSIVE ADVANCED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	REGULAR	-0.13
11-7979	0155	PROGRESSIVE EXPRESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-5808	0155	PROGRESSIVE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	USAA GROUP	-0.21
11-5823	0155	PROGRESSIVE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ROADSIDE ASSISTANCE GROUP	6.71
11-5825	0155	PROGRESSIVE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	BAP	6.73
11-5827	0155	PROGRESSIVE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	REGULAR	-0.13
11-7962	0796	QBE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	RENTAL VEHICLE	0
11-7927	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HUMAN SERVICES	0
11-7930	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
11-7976	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONPROFIT MANAGEMENT LIABILITY	0
11-7977	0783	RLI INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GOVERNMENTAL PLANS FIDUCIARY LIABILITY	0
11-7938	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-7901	3219	SOMPO JAPAN FIRE & MARINE INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-7902	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-7990	0000	SPRINGFIELD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PREMISES/OPER. & PRODUCTS/COMPLETED OPER	4.2
11-7967	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK GENERAL LIABILITY COVERAGE	0

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11-8000	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	FIDELITY	NEW PROGRAM	PGI COMMERCIAL REAL ESTATE	0
11-7928	3098	TNUS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	COP-PACKAGE	0
11-7971	3098	TNUS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	DIVISION 9-CMP	0
11-7961	3098	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COP - PACKAGE	0
11-7972	3098	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	DIVISION 9-CMP	0
11-7973	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	DIVISION 9-CMP	0
11-7897	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-7934	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	FIRE	FORMS	DELUXE	
11-7935	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	FIRE	FORMS	DELUXE	
11-7964	0984	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	SPECIAL EVENT	0
11-7999	0984	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SPECIAL EVENT	0
11-7980	0155	UNITED FINANCIAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-7926	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PRODUCTS LIABILITY	-8.3
11-7898	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-7888	0169	VIKING INSURANCE COMPANY OF WISCONSIN	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE	
11-8003	1179	WAWANESA GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
<b>88 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

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